

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
One Bowling Green
New York, NY 10004-1408**

IN RE: Sobia Riaz

CASE NO.: 10-12365-ajg

Social Security/Taxpayer ID/Employer ID/Other Nos.: CHAPTER: 7
xxx-xx-0011

**NOTICE OF REQUIREMENT TO FILE A
CERTIFICATION OF COMPLETION OF COURSE IN
PERSONAL FINANCIAL MANAGEMENT
(Official Form 23)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete — *after* the petition was filed [pursuant to 11 U.S.C. §§ 727(a)(11)] — an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. §§ 727). The debtor must also certify that he or she has completed this course. To fulfill this requirement, the debtor must complete and file Official Form 23, "Debtor's Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management," pursuant to Bankruptcy Rule 1007(b)(7). Pursuant to Bankruptcy Rule 1007(c), Official Form 23 must be filed within 45 days after the first date set for the meeting of creditors under §§ 341(a). In a joint case, this requirement of taking the course and filing Official Form 23 applies to each debtor (each debtor in a joint case should file a *separate* Official Form 23).

The Court can grant a discharge to an individual debtor in chapter 7 **ONLY** where the debtor has filed Official Form 23. Thus, the debtor's failure to file Official Form 23 will result in the case being **closed without entry of a discharge**.

NOTE TO DEBTOR: If you do not file Official Form 23 before the date on which you would otherwise be entitled to receive a discharge, you will **not** receive a discharge and your case will be **closed without entry of a discharge**. To obtain a discharge after your case is closed, you will be required to file a *Motion to Reopen the Case* and to pay a **case reopening fee** [currently \$260] in order to file Official Form 23.

You have received this notice because, as of the date of this notice, you have not filed Official Form 23 with the Court. If the 45-day period for filing Official Form 23 has expired, you must act **now** in order to fulfill the requirements discussed in this notice. If you fail to fulfill these requirements, this may be the last notice you receive before your case is **closed without entry of a discharge**.

Dated: June 29, 2010

Vito Genna
Clerk of Court

¹This course must be taken only from a course provider approved by the United States Trustee for this judicial district, the Southern District of New York. To find the list of approved course providers for the Southern District of New York, go to the court's website, www.nysb.uscourts.gov, and click on "Related Sites" at the bottom of the left-hand column. On the right-hand side of the screen, click on **Providers of Personal Financial Management Instructional Courses (Debtor Education)**. On the next screen, click on "New York" and then scroll down to "Southern District of New York."

²**This notice includes a blank copy of Official Form 23.** This form is also available on the court's website, www.nysb.uscourts.gov, by clicking on "Forms" in the middle of the left-hand column. On the right-hand side of the screen, locate the box labeled "Official Bankruptcy Forms" and click on **Official Form 23**.

³When completing Official Form 23, be sure to write on the appropriate line of Official Form 23 the number appearing on the certificate furnished to you by the course provider. **Do NOT file the certificate without also filing Official Form 23.**

United States Bankruptcy Court
Southern District of New York

In re _____,
Debtor

Case No. _____
Chapter _____

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which §§ 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

- ☐ I, _____ (*Printed Name of Debtor*), the debtor in the above-styled case, hereby certify that on _____ (*Date*), I completed an instructional course in personal financial management provided by _____ (*Name of Provider*), an approved personal financial management provider.

Certificate No.: _____.

- ☐ I, _____ (*Printed Name of Debtor*), the debtor in the above-styled case, hereby certify that no personal financial management course is required because of [*Check the appropriate box.*]:

- ☐ Incapacity or disability, as defined in 11 U.S.C. §§ 109(h);
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States Trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: _____

Date: _____

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under §§ 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under §§ 1141(d)(5)(B) or §§ 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

CERTIFICATE OF NOTICE

District/off: 0208-1
Case: 10-12365

User: brichards
Form ID: fm23req

Page 1 of 1
Total Noticed: 3

Date Rcvd: Jun 29, 2010

The following entities were noticed by first class mail on Jul 01, 2010.

db +Sobia Riaz, 666 West End Ave, New York, NY 10025-7357
tr +Kenneth Silverman, Silverman Acampora LLP, 100 Jericho Quadrangle, Suite 300,
Jericho, NY 11753-2702
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122

The following entities were noticed by electronic transmission.

NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2010

Signature:

